

This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies. This Bulletin is for informational purposes only and does not constitute legal notice of an application.

**STATE OF NORTH DAKOTA
DEPARTMENT OF FINANCIAL INSTITUTIONS
2000 SCHAFER STREET, SUITE G
BISMARCK ND 58501-1204
701-328-9933
www.nd.gov/dfi**

***BULLETIN
JUNE 28, 2013, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>MERGER APPLICATION</u>		
5-17-13	The Union Bank, Beulah, to merge First State Bank of Wilton, Wilton, into The Union Bank, Beulah, and establish a branch in Wilton	Comment period ends 6-15-13. To be acted on by State Banking Board 7-11-13.
6-10-13	Bell State Bank & Trust, Fargo, to merge The Business Bank, Minnetonka, MN, into Bell State Bank & Trust, Fargo	Comment period ends 7-3-11. To be acted on by State Banking Board 7-11-13.
6-14-13	American Bank Center, Dickinson, to merge Community First Bank of Glendive, Glendive, MT, into American Bank Center, Dickinson	Comment period ends 7-15-13. To be acted on by State Banking Board 9-12-13.
<u>CHANGE OF CONTROL APPLICATION</u>		
5-17-13	Union Holding Company, Halliday, to acquire and merge First Wilton Bancshares, Ltd., Wilton	Comment period ends 6-15-13. To be acted on by State Banking Board 7-11-13.
5-23-13	Sarah M. Getzlaff to acquire 9% of the outstanding stock of Oliver Bancorporation, Inc., Center, which controls Security First Bank of North Dakota, New Salem	Comment period ended 6-12-13. To be acted on by State Banking Board 7-11-13.
5-23-13	Devon J. Goetz to acquire 39.53% of the outstanding stock of Oliver Bancorporation, Inc., Center, which controls Security First Bank of North Dakota, New Salem	Approved by State Banking Board 6-26-13

BULLETIN
JUNE 28, 2013, APPLICATIONS

Date

Applicant

Status

CHANGE OF CONTROL APPLICATION (Continued)

6-20-13	Jeri Haberstroh and Charlotte Aldinger as Trustees/Administrators to retain control of Commercial Bank of Mott Employee Stock Ownership Plan, Mott, which controls Commercial Bank of Mott, Mott	Comment period ends 7-10-13. To be acted on by State Banking Board 7-11-13.
---------	--	--

TRUST COMPANY APPLICATION

4-26-13	Application by Kelly L. Steffes, Richard D. Thoreson, and Thomas J. Archbold to organize a state-chartered trust company charter in Fargo	Hearing scheduled for 7-11-13 before the State Banking Board
---------	---	--

BRANCH APPLICATION

3-20-13	Town and Country Credit Union, Minot, to establish a branch at NW Corner of 52 nd Ave & 38 th St, Fargo	Approved by State Credit Union Board 6-14-13
---------	---	--

COMMISSIONER NAME WAIVER

Gunlikson Family Trust LLC, Kalispell, MT	Approved 6-4-13
ValuTrust Solutions, LLC, Portland, OR	Approved 6-14-13

USURY

The usury rate for unregulated lenders the month of July 2013 is **7.000% (5.599%)**.

PLEASE NOTE: The usury rate is equal to five and one half percent (5.5%) higher than the current cost of money as reflected by the average rate of interest payable on U.S. Treasury Bills maturing within six months; but in any event the maximum allowable interest rate ceiling may not be less than seven percent (7.0%).